

TOWN OF SCITUATE LOW AND MODERATE INCOME HOUSING PLAN



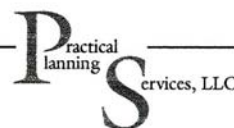
ADOPTED AS AN AMENDMENT TO THE SCITUATE COMPREHENSIVE PLAN

*By the Scituate Town Council
Per Rhode Island General Laws, Title 45, Chapter 22.2*

Prepared by:

TOWN OF SCITUATE PLANNING COMMISSION

AND



TOWN OF SCITUATE
RHODE ISLAND

LOW AND MODERATE INCOME HOUSING PLAN

Approved by the Scituate Planning Commission

As an amendment to the
Scituate Comprehensive Plan

TOWN OF SCITUATE
LOW AND MODERATE INCOME HOUSING PLAN

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TOWN OF SCITUATE

LOW AND MODERATE INCOME HOUSING PLAN

1.0 PURPOSE OF THE LOW AND MODERATE INCOME HOUSING PLAN

In 1993, the Town of Scituate adopted its Comprehensive Plan as required by the Rhode Island Comprehensive Planning and Land Use Regulation Act (RI General Laws, Title 45, Chapter 22.2). As required by RI General Laws, a Housing Element was drafted as part of the Comprehensive Plan. The Housing Element addressed existing and forecasted housing needs in the Town. Scituate completed a five-year update of the Comprehensive Plan, including the Housing Element, which was approved by the State in July 19, 2004. This approval expires on July 18, 2009.

The Housing Element of the Plan contained the following goals and policies:

- **Goal: Retain housing as the dominant land use.**
- Throughout undeveloped areas of town allow incentives of density increases and flexible siting of developments which include affordable housing units.
- Allow developers to provide affordable family housing through conservation subdivisions and zoning techniques.
- Within the watershed continue current density levels, but investigate allowing modest density incentives.
- **Goal: Increase the supply of habitable, affordable units.**
- Encourage new affordable units in accordance with land use policies – encouraging development of affordable units in close proximity to RIPTA Bus Route #10.
- Identify structures for possible conversion into multi-family for inclusion of affordable housing.
- Allow accessory apartments.
- Support expansion of existing home improvement program.
- Explore a regional community land trust to create/protect affordable units.
- Require long-term affordability as a prerequisite for new affordable units.
- Allow senior citizens to retain current housing.
- Continue to encourage and support programs that assist developmentally disabled and others, such as the homeless with housing and other aspects of community life.

The goals contained in Section E – 2 of the Housing Element, illustrate Scituate’s commitment to providing affordable housing in context with the policies set forth in the comprehensive plan. The Town of Scituate is committed to incorporating more affordable housing into the current land development patterns. Development patterns in Scituate have historically been directed by the physical constraints of the Scituate Reservoir, which supplies water to the majority of Rhode

Island's municipalities. The Town of Scituate covers approximately 34,800 acres. Of this total, 14,436 acres are owned and maintained by the Providence Water Supply Board (PWSB). Consequently, approximately 38 percent of the Town is devoted exclusively to the production of water, serving over 50 percent of Rhode Island residents. This land has been zoned Watershed (W) and is deemed unbuildable in compliance with State Guide Plan Element 125, the *Scituate Reservoir Watershed Management Plan*.

In addition to the land owned by PWSB that is utilized for water production within Scituate, an additional 15,196 acres is deemed part of the watershed. Therefore, 85 percent of the Town's land area is located within the Scituate Reservoir Watershed. Excluding the land owned by PWSB, developed land, land with development constraints, and public and semi-public properties, the vacant land available for residential development totals close to 10,500 acres. Of the remaining "buildable" acreage, 9,000 acres lie within the watershed and 1,500 acres are developable outside the watershed area.

Land usage within the Town, based on a review of RIGIS maps, the Scituate Reservoir Watershed Management Plan, and Tax Assessor Data shows that single family housing occupies about 90 percent of the land which is developed. Housing tends to be dispersed throughout the community with major concentrations in North. The majority of land in Scituate open to development is further constrained by a lack of sewer and water. The extension of water and sewer into the rural areas has been limited by the State under the *Scituate Reservoir Watershed Management Plan*.

It is for these reasons that this plan emphasizes rehabilitation of the Town's existing housing stock, reuse of existing commercial/industrial and municipal buildings, and allowing controlled density increases to accomplish its housing goals, without placing total reliance on new construction to provide affordable housing.

1.1 Affordable Housing vs. Low & Moderate Income Housing

In the past the terms "affordable housing" and "low and moderate income housing" were interchangeable, but these terms have been given specific definitions through changes made to Rhode Island General Law. The definitions of these terms are summarized below. "Low and moderate income" housing means "subsidized" housing that eligible citizens may occupy. Whereas, "affordable" housing refers to housing, and related costs, that are affordable to citizens within certain income brackets. This plan deals primarily with "low and moderate income" housing in the Town of Scituate and is developed to meet state requirements for low and moderate income housing production. "Affordable" housing is often mentioned throughout the plan in the broader context of community housing goals and implementation strategies and should not be thought of as "low and moderate income."

Definitions of “Affordable” and “Low and Moderate Income” Housing according to Rhode Island General Laws ¹	
Affordable Housing §42-128-8.1 (d) (1)	<ul style="list-style-type: none"> • In the case of dwelling units for sale, housing that is affordable means housing in which principal, interest, taxes, which may be adjusted by state and local programs for property tax relief, and insurance constitute no more than 30% of the gross household income for a moderate income household. • In the case of dwelling units for rent, housing that is affordable means housing for which the rent, heat, and utilities other than telephone constitute no more than 30% of the gross annual household income for a household with 80% or less of the area median income, adjusted for family size.
Low or moderate income housing §45-53-3 (5)	“Low and moderate income housing” means any housing subsidized by the federal, or state, or municipal government under any program to assist the construction or rehabilitation of housing as low or moderate income housing, as defined in the applicable federal or state statute, or local ordinance whether built or operated by any public agency or any nonprofit organization, or by any limited equity housing cooperative or any private developer, that will remain affordable for ninety-nine (99) years or such other period that is either agreed to by the applicant and town but shall not be for a period of less than thirty (30) years from initial occupancy through a land lease and/or deed restriction or prescribed by the federal or state subsidy program but shall not be for a period less than thirty (30) years from initial occupancy through a land lease and/or deed restriction.

Since the adoption of the Scituate Comprehensive Plan by the Town Council in 1993, Scituate has undergone few changes. According to the US Census, the population of the Town grew slightly from 9,796 in 1990, to 10,324 in 2000, representing an increase of 5.4%. This represents a population growth reduction in comparison to the prior decade. According to US Census Data, Scituate’s population increased 16.5% between 1980 and 1990.

In July 2004, the Rhode Island Housing and Mortgage Finance Corporation (“Rhode Island Housing”) reported that the Town of Scituate had 3,882 year-round housing units² for a population of 10,324.³ In its July 19, 2004 report, RI Housing denotes that 39 units—or 1.0 percent—could be classified as “low or moderate income housing” as defined by Rhode Island General Law.

The purpose of this plan is to examine Scituate’s current housing policies, determine how housing affordability has changed over the past decade, and to identify and develop strategies that the Town can follow to meet its future housing needs, paying close attention to Scituate’s obvious physical constraints. This plan identifies specific strategies that the Town can implement in an effort to increase the supply of low and moderate housing.

¹ R.I.G.L. 42-128-8.1; R.I.G.L. 45-53-3.

² Low and Moderate Income Housing by Community, Rhode Island Housing, updated July 2004

³ US Census Data, US Census Bureau.

2.0 CENSUS AND HOUSING DATA INVENTORY

This section looks at the most current U.S. Census and housing market data for the Town of Scituate, its surrounding communities and the State of Rhode Island. The purpose of presenting this data is to illustrate the demographic, socioeconomic and real estate market trends with respect to the future demand for housing in Scituate, the region and the State.

2.1 Population Growth and Characteristics

The growth and decline in Scituate's population in the last century shows circular patterns. Scituate's population declined from 3,361 in 1900 to 2,838 in 1940, but after World War II things started to change, and from 1950 through 1970 there were steady increases in the population. Then in the later half of the 21st century Scituate again saw a percentage decrease in the number of persons claiming residency. For subsequent ten year periods the U.S. Census reported the following:

<u>Year</u>	<u>Population</u>	<u>Percent Increase</u>
1950	3,905	38.0%
1960	5,210	33.0%
1970	7,489	44.0%
1980	8,405	12.0%
1990	9,796	16.5%
2000	10,324	5.4%

During the twenty years between 1970 and 1990 Scituate grew by 28.5 percent. Of its neighbors, only Johnston, at 20 percent, had a slower rate of growth. The greater rates of growth experienced by several of the neighboring communities over the twenty year period were as follows: Glocester, 79 percent; Foster, 46 percent; Cumberland, 42 percent; and Coventry, 35 percent.

The Rhode Island Statewide Planning program has prepared population projections for the State⁴. These projections indicate a slow rate of growth in Scituate for the next 3 decades. The overall population of the Town is only expected to increase by 1,749 people, or 12,073 in the year 2030.

2.2 Age of Residents

The 2000 Census for Scituate shows the median age of residents to be of 39.7 years old. Census data also shows that 12 percent of Scituate residents are 65 years old or older, which is just slightly lower than the State (14.5%) overall.

Rhode Island Statewide Planning has estimated, through the use of US Census Data, that the elderly population of the State will remain fairly constant until 2010. After which point the elderly population will steadily increase. Therefore it can be assumed that Scituate's elderly population will follow this same course.

⁴ U.S. Census Bureau and RI Statewide Planning, Population Projections Rhode Island, Cities and Towns by County, 2000-2030, www.planning.ri.gov/census/popprojections, May, 2004.

2.3 Racial and Ethnic Composition

Table 1 below summarizes Scituate's racial and ethnic composition as established by the 2000 Census.

Table 1 - Racial and Ethnic Composition for the Town of Scituate

Race	Number of People	% of Total Population
White	10,131	98.1
Black / Afro American	30	0.3
Asian	60	0.6
Hawaiian / Other Pacific Islander	3	<0.01
Some Other Race	33	0.3
American Indian / Alaskan Native	7	0.1
Two or More Races	60	0.6
TOTAL	10,324	100
Hispanic or Latino (any race)	77	0.7
<i>Source: U.S. Census 2000</i>		

2.4 Scituate Households

By definition a "household" is as a person, or group of people, who occupy a specific dwelling unit as their place of residence. The number of households equals the number of occupied housing units in a census unit. The average *household* size in Scituate is 2.72 persons, whereas the average *family* size is 3.12 persons, which indicates a need for family housing over housing for single residents.

Table 2 – Scituate and Rhode Island Households, 1990-2000

	1990 Scituate	2000 Scituate	% Change	1990 Rhode Island	2000 Rhode Island	% Change
Total Population	9,796	10,324	+5.4%	1,003,464	1,048,319	+4.5%
Total Households	3,397	3,780	+11.3%	377,977	408,424	+8.1%
Average Number of Persons/ Household	2.8	2.72		2.6	2.5	
<i>Source: U.S. Census 2000</i>						

2.5 Housing Availability

Table 3 shows the number of housing units, owner-occupied units and renter-occupied units, in Scituate and the State. The changes between 1990 and 2000 in occupied and vacant are also represented in this table. There was a 10.9% increase in the number of housing units in Scituate from 1990 to 2000 however this increase did not change the percentage of owners and renters in terms of the overall number of housing units.

In 1990 the number of renter-occupied housing units was 452 or 13.3% of the total number of occupied housing units, whereas in 2000 the percentage of renter-occupied housing units was 13.8%. As for owner-occupied housing units, in 1990 a total number of 2,945 represented 86.7% of the total housing units, and in 2000 the percentage was virtually the same with 86.2% of the total number of housing units classified as owner-occupied.

Table 3 – Scituate Housing Tenure and Ownership

	Scituate	%	Rhode Island	%
Total Units				
1990	3,520		414,572	
2000	3,904		439,837	
% Increase				
1990-2000	10.9%		6.1%	
Occupied Units				
1990	3,379	96.5%	377,977	91.2%
2000	3,780	96.8%	408,424	92.9%
Owner-Occupied				
1990	2,945	86.7%	224,792	59.5%
2000	3,259	86.2%	245,156	60.0%
Renter Occupied				
1990	452	13.3%	153,185	40.5%
2000	421	13.8%	163,268	40.0%
Vacant Units				
1990	292	6.1%	36,595	8.8%
2000	269	5.4%	31,413	7.1%

Source: US Census, 2000

Both population and the number of housing units increased significantly in the 1980s. However, in the 1990s, the numbers in these categories leveled out. Although the population continued to increase throughout the 1990s, it did so at a slower rate than in the previous decade. This is also true for the number of housing units. These numbers reflect the national trend toward smaller household sizes, especially in rural and suburban communities.

Between 1990 and 2000, the average household size in Scituate stayed relatively the same, from 2.96 persons per owner-occupied housing unit in 1990, to 2.84 persons per owner-occupied housing unit in 2000. But it should be pointed out that the size of the average renter household had a higher percentage decrease with the 1990 renter-household size of 2.25 persons dropping to 1.93 persons in 2000.

Table 4 - Percent Increases in Population and Housing 1980-2000

	Scituate			Rhode Island		
	1980	1990	2000	1980	1990	2000
Population	8,405	9,796	10,324	947,154	1,003,464	1,048,319
Total Housing Units	2,911	3,520	3,904	372,672	414,572	439,837
	% Increase 1980-1990		% Increase 1990-2000	% Increase 1980-1990		% Increase 1990-2000
Population	6.5%		5.4%	5.9%		4.5%
Total Housing Units	20.9%		10.9%	11.2%		6.1%
Source: RI Statewide Planning, Mark Brown; U.S. Census Bureau						

2.6 Housing Unit Distribution

The most common type of housing in Scituate is a single family detached home, with 86.6% of housing types falling into this category. This number reflects an increase of 1.08% from 1990. As seen on Table 5, the second most common housing type in Scituate is a structure that contains 2-4 units.

Table 5 - Scituate Housing Stock Distribution

	1990	% of 1990	2000	% of 2000
Total # Units	3,520	100%	3,904	100%
Single Family Home	3,051	86.5%	3,380	86.6%
1 Unit Attached (e.g. Condo)	57	1.6%	81	2.1%
2-4 Units	272	7.7%	347	8.9%
5-9 Units	17	0.5%	16	0.4%
10 or more units	65	1.9%	80	2.0%
Mobile home	58	1.7%	0	0.0%
Boat, RV, van, etc.	-	-	0	0.0%
<i>Source :RIEDC, U.S. Census 2000</i>				

2.7 Age of Housing

Data on “Year Structure Built” was obtained for both occupied and vacant housing units (Table 6). Year Structure Built refers to initial construction, not remodeling, additions or conversions. The table indicates that the majority of dwelling structures within Scituate were built prior to 1980. Although there was still a significant number of units constructed in the 1980s it is evident that the “building boom” in Scituate occurred prior to the later half of the 20th century.

Table 6 - Year Housing Structures were built in Scituate

	Number of Units	% of Total Units
1999 to March 2000	74	1.9
1995-1998	228	5.8
1990-1994	256	6.6
1980-1989	573	14.7
1970-1979	608	15.6
1960-1969	500	12.8
1940-1959	770	19.7
1939 or earlier	895	22.9
Total Housing Units	3,904	100
<i>Source: RI Statewide Planning – Mark G. Brown, U.S. Census 2000</i>		

2.8 Recent Building Trends

As in Table 6, Table 7 contains historical data describing residential development in Scituate. Scituate has grown steadily since World War II with a spike in development clearly seen during the 1980s. But after the building boom of the 1980s, the number of new housing starts sharply decreased throughout the 1990s and into the 2000’s. Records of building permits issued by the Town during the 1980s and, in comparison, those issued since 1990 are shown in Table 7.

Table 7 – Scituate Residential Building Permits 1983- August, 2004

YEAR	SINGLE FAMILY¹	MULTI- FAMILY²	TOTAL UNITS
1983	22	0	22
1984	35	1	36
1985	56	1	57
1986	123	1	124
1987	95	0	95
1988	69	0	69
1989	58	0	58
1990	31	2	33
1991	35	1	36
1992	44	0	44
1993	47	0	47
1994	53	1	54
1995	55	0	55
1996	51	0	51
1997	37	0	37
1998	22	0	22
1999	37	0	37
2000	39	0	39
2001	36	0	36
2002	46	0	46
2003	51	0	51
2004 through August	27	0	27
TOTALS	1069	7	1076
¹ Single Family includes detached condominium units			
² Multi-Family includes total number of attached condominium units			
Source: Town of Scituate Building / Zoning Office, August 31, 2004			

2.9 Zoning Districts

As stated in the Land Use Element, there are eight zoning districts in the town, plus two historic overlay districts. The distribution of land area among these districts is provided in Table 8 with a more detailed breakdown of the number of acres by land use category, according to RIGIS.

Table 8 – Town of Scituate Land Use Acreage

LAND USE CATAGORY	ACRES
High Density Residential	118
Medium Density Residential	2,651
Low Density Residential	726
Commercial	16.57
Industrial	180.43
Transportation, Communications, Utilities	103
Developed Recreational	57
Urban Vacant	3
Cemeteries	9
Institutional	131
Agricultural	1,514
Forest / Brushland	21,352
Water	4,047
Wetlands	3,848
Barren Land	63
Mines / Quarries	33
TOTAL	34,789

2.10 Developable Land

The Land Use Element contains a 1990 build-out analysis for Scituate. This analysis states that the land available for residential development could accommodate approximately 3,700 additional dwelling units. Of these 3,300 could be located within the Scituate Reservoir Watershed. The remaining 400 potential dwelling units would be located outside of the watershed. This is an optimum estimate; in actual practice the total would probably drop by one third, due to natural and man-made constraints.

Both the Land Use and the Natural Resources Elements of the Scituate Comprehensive Plan establish strong future land use policies designed to limit residential construction in order to protect the environmental integrity of the Scituate Reservoir. These policies, repeated below, mirror recommendations put forth in the Scituate Reservoir Watershed Plan:

PROTECTIVE LAND USES POLICES:

Protect the quality of the Scituate Reservoir by managing land use within the watershed

- Maintain the overall residential density level
- Continue enforcement of design standards and setbacks for sensitive areas such as Scituate Reservoir tributaries and hydric soils.
- Prohibit land uses with a high potential to contaminate water quality, and carefully regulate other uses.

Source: Scituate Comprehensive Plan, Land Use Element, Policy Planning Chart, p. D-4.

Protect Scituate Reservoir Watershed

- Prohibit significant direct discharges from residential areas into the reservoir and its tributaries.

Source: Scituate Comprehensive Plan, Natural Resources Element, Policy Planning Chart, p. G-2.

2.11 Local and Regional Economic Growth

Although Scituate at one time was the focus of several industrial villages, most of that changed with the construction of the Scituate Reservoir. The Hope Mill is the only significant industrial structure remaining from an earlier industrial era. Today, the production of water to serve over 600,000 of Rhode Island's residents, is the Town's major industry.

Scituate has cooperated with the Providence Water Supply Board and has zoned a very limited amount of land within the watershed for business or industry, and density restrictions on residential uses. State Guide Plan Element 125, *The Scituate Watershed Management Plan*, reinforces the Town's regulatory land use approach. From an economic development perspective, Scituate has limited resources to draw upon. *The Scituate Reservoir Watershed Management Plan* limits any new commercial and industrial zoning in 84% of the Town – most of this land is located in the northern area of the Town. Due to disadvantages of transportation infrastructure in the southern portion of the Town, there is not a strong case for creating new commercial or industrial sites in the area of the Town adjoining the Town of Coventry.

As enumerated several times in this plan, and the other elements of the comprehensive plan, the production of water is the principal industry of Scituate. In support of its major industry, Scituate endorses the implementation of the *Scituate Reservoir Watershed Management Plan*. Agriculture and forest management activities are examples of other locally based economic activities which should be protected and allowed to continue. The constraints imposed by the Scituate Reservoir watershed, the lack of sewer and water services and competition from more favorably located areas to the east limit new employment opportunities in Scituate.

Because of limited employment opportunities within Scituate, between 80 and 90 percent of employed Scituate residents commute to employment centers. Primary employment destinations

for Scituate resident are Providence and other communities accessible from I-295. For this reason Scituate is a classic example of a “bedroom community” for the commuting workforce.

Economic factors impact communities such as Scituate in many ways. Job growth in the neighboring urban areas brings more opportunities for current residents, and attracts newcomers to the community, because of its rural character and close proximity to employment hubs. With increased regional economic growth there becomes increased demand for housing in Scituate, which results in inflated housing costs. Generally speaking, unless incomes and new housing options keep pace with the demand, the housing market will continue to tighten and homeownership will continue to be restricted to households with high income brackets.

2.12 Income Data

As reported in the 2000 Census, Scituate’s median household income was \$67,593 and the per capita income was \$28,092. Through evaluation of US Census data it is evident that the median household and the per capita income levels in Scituate are significantly higher than the statewide median (\$42,090), and per capita (\$21,688).

Table 9 details income levels of Scituate residents according to the number of households falling into various income brackets. It is clear from the data that the population of Scituate is wealthier overall than the state average, noting that under Federal HUD guidelines, the income of a two-person family deemed a “moderate income” family, is \$43,450. The data also shows that only about 3% of Scituate households have income levels at or near the federal threshold for families living below the poverty level.⁵

⁵ The ‘weighted average threshold’ or “poverty line” for one individual in 2000 was \$8,794 and for a 2-person family unit with no children was \$11,239. U.S. Census 2000 (<http://www.census.gov/hhes/poverty/threshld/thresh00.html>).

Table 9 - Household Income Distribution

	Scituate	Scituate %	Rhode Island	Rhode Island %
Number of Households	3,780	100.0%	408,424	100.0%
Less than \$10,000	17	0.6%	43,800	10.7%
\$10,000-\$14,999	52	1.8%	28,604	7.0%
\$15,000-\$24,999	177	6.0%	50,524	12.4%
\$25,000-\$34,999	218	7.4%	48,428	11.9%
\$35,000-\$49,999	347	11.8%	64,068	15.7%
\$50,000-\$74,999	834	28.4%	82,350	20.2%
\$75,000-\$99,999	569	19.4%	43,623	10.7%
\$100,000-\$149,999	458	15.6%	31,162	7.6%
\$150,000-\$199,999	93	3.2%	7,914	1.9%
\$200,000 or more	174	5.9%	7,939	1.9%
Median Household Income	\$67,593		\$42,090	

Source: U.S. Census Data, 2000.

2.13 Housing Prices—Ownership and Rental

Although there are a variety of different housing types available in Scituate, single family detached homes on individual lots are the most common, accounting for 86.6% of the housing stock. The price of single family homes in Scituate has been growing steadily over the last 24 years. From 2000 to the second quarter of 2004, housing prices in Scituate climbed each year but by varying degrees. Between 1990 and 2000, housing prices climbed the most during 1999 (7.92%), while prices decreased in 1997 and 1998 by 10%.

Table 10 - Median Sales Prices in Scituate, 1980-2003

	2004	2003	2002	2001	2000	1990	1980
Median Sales Price	2nd Quarter	Year End	Year End	Year End	Year End	Year End	Year End
	\$332,500	\$284,500	\$229,000	\$209,000	\$175,000	\$145,000	\$50,000
% Increase	16.9%	15.72%	9.57%	19.43%	12.07%	19.00%	
	from 2003	from 2002	from 2001	from 2000	from 1990	from 1980	
Source: MLS (www.riliving.com), July 2004.							

Housing price increases in recent years have become a problem throughout the country, and Rhode Island is no exception. The gap between housing prices and household incomes – is widening. This trend does not bode well for first-time home buyers and working middle class Americans. In order to purchase and maintain a home, families are spending more of their income, in essence becoming “house poor.”

Affordability is determined for home ownership if the monthly mortgage and other costs⁶ do not exceed 30% of the gross household income of a moderate income household. The manner in which “affordable housing” is specifically defined by Rhode Island General Law calculates affordability differently between homeowners and renters. For affordable homeownership, households earning between 80% and 120% of the median household income, should not be spending more than 30% of their gross annual income. For affordable rental housing, households earning 80% or less of the median household income, should not be spending more than 30% of their gross annual income. Table 12 calculates annual and monthly payments in light of this 30% affordability threshold for Scituate.

Table 11 – Calculation of Affordability for Homeowners and Renters

Scituate			
		Owner-Occupied Households	Renter-Occupied Households
Annual Income for Household utilizing Median Household Income¹		\$81,111 (120% median) \$54,074 (80% median)	\$54,074 or less
Range of Maximum Monthly Affordable Housing Costs (Ownership)²		\$1,352 - \$2,028	
Maximum Monthly Affordable Housing Cost (Rental)²			\$1,352
<p><i>Source: 2000 U.S. Census</i></p> <p>1 Annual income for households is calculated by taking 30% of the median income figures for 120% and 80% of the median household income of \$67,593.</p> <p>2 maximum monthly affordability for housing costs is calculated by taking 30% from 120% and 80% of the median household income – a moderate income household - and dividing it by 12 months to obtain a monthly cost.</p>			

In 2003 the year-end median sales price for a single family home in Scituate was \$284,500, therefore a household would have to pay approximately \$2,704 per month to afford a medium-priced home in Scituate. This amount represents housing affordability to a household making roughly 160% of Scituate’s median owner-occupied household income, or approximately \$108,150 annually. According to 2000 U.S. Census household income data (Table 9), approximately 24% of Scituate households could afford a home at 2003 prices.

⁶ Includes principal, interest, which may be adjusted by state and local programs for property tax relief, and insurance. R.I.G.L. 42-128. Moderate income household means a single person, family, or unrelated persons living together whose adjusted gross income is more than eighty percent (80%) but less than one hundred percent (120%) of the area median income, adjusted for family size.

The census data suggests two scenarios: 1) current renters need to have an income well above the median income for homeowners, in order to purchase a home; and 2) many homeowners are expending in excess of 30% of the median income to remain in an owner-occupied unit. These estimates are useful as a general guide in determining affordability of housing available for sale during a specific timeframe, and prices could change with local economic conditions. Homeownership assistance may be available to many prospective buyers, but an “affordable” home or “starter” home is not easily found in the present day Scituate housing market. Table 13 outlines purchase prices linked to Rhode Island Housing purchase assistance programs.

Federal and state housing subsidy program guidelines classify affordability in terms of household income. Table 12 summarizes current federal Housing and Urban Development (HUD) income limits relating to certain assistance programs. Generally, these guidelines set income ceilings for particular homeownership programs.

Table 12 – HUD Income Limits

Family Size				
	1 Person	2 Person	3 Person	4 Person
FY 2004 Median Family Income: \$60,000				
30% Of Median	\$14,250	\$16,300	\$18,350	\$20,350
Very Low Income	\$23,750	\$27,150	\$30,550	\$33,950
Low-Income	\$38,000	\$43,450	\$48,900	\$54,300
Source: HUD, 2004. http://www.huduser.org/datasets/il/IL04/Section8_IncomeLimits_2004.doc				

Table 13 – Rhode Island Housing Home Purchase Price Limits, 2003.

Rhode Island Housing Home Purchase Price Limits	
Existing single family or condo	\$210,000
New single family or condo	\$240,000
Existing two-family	\$235,000
Existing three or four-family	\$280,000
Source: Rhode Island Housing, February 2003.	

As with all Rhode Island municipalities, rental prices in Scituate have increased over the past decade. By utilizing available figures from the 1980's, and the limited number of existing rental units in Scituate, it can be determined that over time rent levels in Scituate will increase at a greater rate than income levels. Whereas, Scituate median family income increased on average 10 percent annually during the 1980's, between 1986 and 1988 alone, average two bedroom unit rents increased 21 percent.

Annually Rhode Island Housing conducts rental market surveys of communities statewide, but because of the scarcity of rental property in Scituate (521), the agency has no specific numbers for the town. As a basis to compare affordability, Rhode Island Housing uses numbers from neighboring Johnston. According to RI Housing's 2003 rental market survey data, the average 3-bedroom unit rented for \$1,235 per month in Johnston. Using this figure the average cost to rent a three bedroom unit in Scituate would be \$14, 820 annually.

Between 1990 and 2000, monthly rental rates rose 24.5%, from an average of \$437 in 1990 to \$579 in 2000 (Table 15). This is significantly less than the increase of rents throughout the state which rose 32.9%.

HUD has developed fair market rent calculations to aid in determination household eligible for a variety of residential aid programs. Table 14 contains the 2004 HUD Fair Market Rents (FMRs) for various unit sizes, determined by the number of bedrooms. FMRs are used by HUD to determine rents and payment standards for several assistance programs, such as Section 8 Rental Vouchers, Community Development Block Grants (CDBG) and other federally subsidized programs.

Table 14 – 2004 Fair Market Rents for Scituate

Scituate	0 Bedrooms	1 Bedrooms	2 Bedrooms	3 Bedrooms	4 Bedrooms
FMR Amount <i>*Includes utilities</i>	\$414	\$564	\$678	\$851	\$1,050

2.14 Existing Low and Moderate Units in Scituate

The Low and Moderate Income Housing Act requires all Rhode Island municipalities to provide a ten percent minimum of the town's total year-round housing units be qualified as subsidized housing. As of July 2004, 1.0% of the 3,882 year-round housing units in Scituate met this definition.

Table 15 – RIH Tabulation of Low and Moderate Income Housing, Scituate, RI

Name	Type	Rent/Own	Street Name	# Units
<i>Elderly</i>				
Rockland Oaks	Public Housing	Rental	Rockland Street	24
<i>Special Needs</i>				
Various	Group Home Beds	N/A	Various	15
TOTAL				39
<i>Source: RI Housing, July 19, 2004</i>				

2.15 Resources / Agencies for Affordable Housing in Scituate

The Scituate Housing Authority, a private non-profit housing provider, created Rockland Oaks in 1984. The complex consists of 24 units for the elderly. Construction of the facility was financed through the US Farmers Home Administration Section 515 Program. In addition, each unit has a Section 8 Rental Subsidy attached to it. These project based subsidies are issued by HUD and are attached to the housing units at Rockland Oaks.

In order to be eligible for placement at Rockland Oaks a household must meet the HUD standard for very low and low income, and members of the household must be 62 years of age and/or disabled. HUD pays the difference between the rent and 30 percent of the tenant's income. Income eligibility requirements range from \$19,650/\$31,450 for one person to \$22,500/\$35,950 for a two person household.

The other forms of housing subsidy in Scituate consist of one nursing home with 46 persons (1988) and two residences for the mentally retarded with a total of eleven residents (1991). These facilities benefit from Medicaid and state subsidies for the mentally disabled, respectively. Another affordable housing resource that could be tapped by the Town is the Woonsocket Neighborhood Development Corporation.

2.16 Transitional Housing and Homeless Shelters serving Scituate

Transitional housing serves individuals that are moving from an institutional or medical care facility back into the community. Homeless shelters serve homeless individuals on a permanent and emergency basis. Scituate has no permanently established transitional housing or homeless shelter. The need for homeless and transitional shelters does not exist in Scituate and its neighboring communities, but rather in the larger urban areas, as indicated in Table 16.

Table 16 – Number of Homeless Persons (reported from region)

Municipality	Number of homeless persons claiming municipality as last residence	Percentage of total homeless population
Scituate	11 persons	0.2%
Foster	5 persons	0.1%
Glocester	3 persons	0.0%
Johnston	30 persons	0.5%
Providence	2,303 persons	40.5%
Source: United Way RI (http://uwri.org/newsPage.cfm?articleID=200).		

3.0 *LOW AND MODERATE INCOME HOUSING - PROJECTED NEED*

3.1 Quantitative Estimates of Future Housing

In 2004, only 1% of the total year-round units in Scituate qualify under the current legislation as low and moderate income housing. Ten percent (10%) of the Scituate's year-round housing units (2000 U.S. Census) requires a total of 382 subsidized units, therefore the Town is facing an immediate deficit of 349 units.

As the population grows the needed number of low and moderate units will also increase, therefore in order to determine the number of subsidized units Scituate needs to meet the 10% state mandated, threshold through the year 2020, the average number of construction permits over the past two decades were analyzed. From 1990 through 2003 the Town has experienced a relatively steady rate of growth, therefore Table 17 assumes two growth scenarios which represent; (1) most recent building rate; (2) the growth rate of the 1990's – both of which represent moderate growth periods in comparison to other municipalities; and (3) high growth, which represents the building trends in the 1980's.⁷

In each of these scenarios, the number of low/mod units that would be required annually to reach the state mandated goal of 10%, as they relate to the estimated number of additional housing units each year, is calculated. In both scenarios the average estimated number of units required to be subsidized, over the life of the plan, is 25 units per year. Both scenarios show that the Town of Scituate would have to restrict 45% to 75% of the annual number of housing units built as subsidized units through a state, federal or municipal program.

Table 17 – Projection of Low and Moderate Housing Needs for Scituate, RI until 2020 under current land use regulations.

SCITUATE				Most Recent Building Rate = Moderate Growth	Moderate Growth 1990's	High Growth 1980's
				If Scituate builds new housing at a rate equal to the LAST 3 YEARS (2000-2003), the town's total housing stock in the year	If Scituate builds new housing at a rate equal to the 1990s, the town's total housing stock in the year	If Scituate builds new housing at a rate equal to the 1980s, the town's total housing stock in the year
				2020	2020	2020
<u>Low & Moderate-Income Housing Status</u>				will be	will be	will be
Total Year-round Housing Stock as of Census 2000				4,602	4,554	4,938
				Ten percent (10%) of that number equals	Ten percent (10%) of that number equals	Ten percent (10%) of that number equals
Required 10% LMI units				460	455	494
Total LMI Units (July 2004)				To reach that number of LMI units,	To reach that number of LMI units,	To reach that number of LMI units,
Current LMI %				<u>29</u>	<u>28</u>	<u>31</u>
Additional LMI Units Needed to Reach 10%				new LMI units would have to be built in Scituate each year of the plan (16 years). Those LMI units would represent	new LMI units would have to be built in Scituate each year of the plan (16 years). Those LMI units would represent	new LMI units would have to be built in Scituate each year of the plan (16 years). Those LMI units would represent
<u>Building Permit History</u>				<u>64%</u>	<u>67%</u>	<u>47%</u>
1980 - 1989 1990 - 1999 2000-2003				of all housing units permitted in Scituate during each year for the life of the plan.	of all housing units permitted in Scituate during each year for the life of the plan.	of all housing units permitted in Scituate during each year for the life of the plan.
Single Family	654	412	178			
Multifamily	5	4	0			
Total Units	659	416	178			
Average per yr.	66	42	45			
Total Units 1980-2003						
Average per yr.						
			1,253			
			54			

The Scituate Comprehensive Plan Land Use Element provides a build-out analysis (1990). This analysis states that a total 3,700 residential units could be constructed in the Town under present zoning conditions. Of those potential units, 400 could be located outside of the watershed area and the remaining units sited within the watershed. Since 1990, a total of 615 building permits have been issued and the Town has 9 pending subdivisions representing an additional 110 units. Using the 1990 build-out numbers as a basis and subtracting residential growth from 1990 to present, the number of remaining residential units that could be sited in Scituate under current zoning conditions is 2,975.

Because of the sensitive nature of the watershed, the Town, through initiatives presented in this plan, will concentrate the construction of “new” units for low and moderate income housing on the 1,500 acres outside of the Scituate Reservoir Watershed (see Map in Appendix A). Infill and adaptive reuse/reconstruction of existing buildings will also be considered as part of this plan, but emphasis will be on developing parcels outside of the watershed area prior to siting developments of higher densities within the watershed.

Although changes in land use regulations, including but not limited to density increases and by-right multifamily zoning districts, will increase the number of low and moderate income housing units in Scituate, these units will more than likely be built in addition to annual new housing starts. This “dual” building trend will actually push the ability for Scituate to meet the state mandated ten percent threshold further into the future. With the limited amount of buildable land area outside of the environmentally sensitive watershed area, this added residential development will put a strain on the ability of the Town to manage municipal impacts and provide services to the residents of the town.

Providing adequate public safety through fire and police services could become problematic if the full number of proposed new housing units are built - both market rate and low/moderate income - and capacity issues for the public schools may occur with the possible influx of hundreds of new students into the public school system. Additional impacts will be felt in the Town’s recreation, library, public works, and utilities services. The Town must address the impacts of new low and moderate income housing as part of its overall growth management program.

3.2 Local Housing Needs – CHAS Data

In order to measure the nature of local housing demand in Scituate, the information contained in HUD’s Comprehensive Housing Affordability Strategy (CHAS)⁸ was reviewed. CHAS is required as part of the National Affordability Housing Act of 1991, and is a requirement of agencies such as Rhode Island Housing to receive federal monies to support their programs. This information is published by HUD after every Census and provides information on the type and number of housing problems in a given community by household income level.

⁸ United States Department of Housing and Urban Development, 2004. State of the Cities Data System (http://socds.huduser.org/CHAS/CHAS_java.htm).

The 2000 CHAS data reveals that of Scituate's 3,904 households studied, 19.7% percent, or 747 households, face some type of housing problem.⁹ The CHAS Data is presented in Table 18.

In general, the observed trends in the CHAS data for Scituate mirror the experience of renters and homeowners throughout the State of Rhode Island. Across Rhode Island, 31% of the households have some sort of housing problem according to the CHAS.¹⁰ Of these households, poor households (i.e. < 50% MFI) and elderly households show the greatest risk of living with a housing problem.

⁹ According to HUD (http://socds.huduser.org/CHAS/CHAS_java.htm), any housing problem is that which presents, "cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities." Substandard conditions are defined as facilities without complete kitchen or bathroom facilities.

¹⁰ HUD SOCDS (http://socds.huduser.org/CHAS/CHAS_java.htm). July 27, 2004

Table 18 – CHAS Analysis Table

Name of Jurisdiction: Scituate, Rhode Island			Source of Data: CHAS Data Book			Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Household Income ≤ 50% MFI	51	20	0	40	111	195	120	30	65	410	521
2. Household Income ≤ 30% MFI	33	10	0	20	63	40	45	0	40	125	188
3. % with any housing problems	42.4	100.0	N/A	100.0	69.8	75.0	77.8	N/A	100.0	84.0	79.3
4. % Cost Burden >30%	42.4	0.0	N/A	100.0	54.0	75.0	77.8	N/A	100.0	84.0	73.9
5. % Cost Burden >50%	30.3	0.0	N/A	100.0	47.6	25.0	55.6	N/A	75.0	52.0	50.5
6. Household Income >30 to ≤50% MFI	18	10	0	20	48	155	75	30	25	285	333
7. % with any housing problems	77.8	100.0	N/A	100.0	91.7	19.5	86.7	100.0	40.0	47.4	53.8
8. % Cost Burden >30%	77.8	100.0	N/A	100.0	91.7	19.4	86.7	66.7	40.0	43.9	50.8
9. % Cost Burden >50%	0.0	0.0	N/A	0.0	0.0	0.0	53.3	33.3	40.0	21.1	18.0
10. Household Income >50 to ≤80% MFI	80	35	0	54	169	145	170	60	50	425	594
11. % with any housing problems	0.0	0.0	N/A	25.9	8.3	20.7	552.9	41.7	80.0	43.5	33.5
	0.0	0.0	N/A	7.4	2.4	20.7	52.9	41.7	80.0	43.5	31.8

12.% Cost Burden >30%											
13. % Cost Burden >50%	0.0	0.0	N/A	0.0	0.0	13.8	23.5	0.0	40.0	18.8	13.5
14. Household Income >80% MFI	15	115	15	85	230	314	1,650	260	220	2444	2,674
15.% with any housing problems	0.0	3.4	0.0	0.0	0.0	8.0	6.4	21.2	15.9	9.0	8.2
16.% Cost Burden >30%	0.0	0.0	0.0	0.0	0.0	8.0	5.8	17.3	15.9	8.2	7.5
17. % Cost Burden >50%	0.0	0.0	0.0	0.0	0.0	3.2	0.9	0.0	9.1	1.8	1.7
18. Total Households	146	170	15	179	510	654	1,940	350	335	3,279	3,789
19. % with any housing problems	19.2	11.8	0.0	30.2	20.0	17.6	15.2	31.4	37.3	19.7	19.7
20. % Cost Burden >30	19.2	5.9	0.0	24.6	16.1	17.6	14.7	25.7	37.3	18.8	18.4
21. % Cost Burden >50	6.8	0.0	0.0	11.2	5.9	6.1	6.2	2.9	23.9	7.6	7.4

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Table 19 below, summarizes the demand for certain types of housing in Scituate based on CHAS data. If the current affordable housing stock is considered, 39 low and moderate housing units already exist to meet a portion of this need. Therefore, a total of 349 year-round housing units need to be constructed in order to address all of the households identified as having housing problems. This figure does not take into account demand for special needs housing, which is discussed below.

Table 19 –Existing Supply of Low and Moderate Income (Subsidized) Housing in Scituate and the Current CHAS Housing Needs

Household Type	Existing Number of LMI (Subsidized) Units	Need according to 2000 CHAS	Shortfall/ Future Need	Percent of Total Future Need
Elderly	24	118	94	19.3%
Family	0	265	265	54.3%
Other	15	144	129	26.6%
Total	39	527	488	100.0%
<p>Source: HUD SOCDS (http://socds.huduser.org/CHAS/CHAS_java.htm). Note: The number in this chart represent the totals of those in need according to CHAS at <=80% median income.</p>				

Scituate is moving forward through the initiatives presented in this plan in establishing balance with regard to future affordable housings. Assessment of local needs indicate that the greatest need exists for family ownership and rentals, with housing needs for the “other” category and elderly rental/ownership opportunities are also needed. It is therefore the goal of this plan to provide strategies for the promotion of family housing, for sale and rent.

Regional and statewide needs indicate that there is strong demand for low and moderate affordable rental housing for both small and large households, and “other” groups identified in the consolidated plan. Of these, homeless and other special needs populations are difficult to assess on the town level.

3.3 Homeless and Special Needs Populations

3.3.1 Homelessness in Rhode Island and Scituate

The Rhode Island Emergency Shelter Information Project, a consortium of the RI Emergency Food and Shelter Board, United Way of Southeastern New England

and the RI Department of Human Services, defines a homeless person, "...as anyone who received emergency shelter, for whatever reason or whatever length of time." The Emergency Shelter Information Project tracks the usage of shelters, nights stayed in shelters and the overall statewide homeless rate to assess the homeless situation in the state. Considered a crisis, homelessness is a growing statewide problem.¹¹

Although here is no homeless shelter, permanent or emergency, in the Town of Scituate, regionally there are shelters to serve this population. Scituate, like all communities has to consider its role in managing the regional and state homelessness crisis.

3.3.2 Special Needs Populations

Special need populations in Rhode Island include the frail elderly, veterans, persons with physical, mental or developmental disabilities, substance abuse problems and HIV/AIDS persons.¹²

The 2000 – 2005 Consolidated Plan for Rhode Island discusses special needs populations from a statewide perspective. The State's elderly population is expected to increase as the 75 years and older population grows, which will increase the demand for assisting living facilities and beds.

3.4 Reaching the 10 Percent Low and Moderate Income Housing Threshold

Under the current provisions of the Low and Moderate Income Housing Act, Scituate must adopt policies that will enable it to provide ten percent of its housing stock for low/moderate income persons and to maintain that percentage level as the community grows in the future. Based on 2000 U.S. Census Data and RI Housing calculations, this would immediately require an additional 349 year-round housing units. To reach the ten percent threshold, under current zoning conditions, by the Year 2020, Scituate will have to add housing as shown in Table 17. In order to reach the needs as assessed using the CHAS data, 137 households above and beyond the "ten percent" legislative mandate would need adequate housing immediately.

The Town of Scituate will pursue new low and moderate income housing units throughout the Town using a variety of approaches (summarized in the implementation plan.) Faced with limited developable land because of the 1) the acreage protected under watershed zoning regulations, and 2) lack of water and sewer as recommended through the State Guide Plan 125 *The Scituate Reservoir Watershed Management Plan*, diverse strategies are considered for this plan, but the potential for housing development that may exist in other Rhode Island communities is limited in Scituate. Rehabilitation of existing buildings, infill development, new development in suitable areas, accessory dwelling unit development and new public housing will all be targeted through strategies of this plan as part of the Housing Element. It is impossible to predict exactly how many units will result from each strategy, but it is fair to say that the combination of strategies presented in this plan will allow for the number of low and moderate

¹¹ RI Emergency Shelter Annual Report, July 1, 2002 to June 30, 2003. RI Emergency Food and Shelter Board. 2003.

¹² Rhode Island Housing and Mortgage Finance Corporation, January 15, 2000. Rhode Island Consolidated Plan 2000 – 2005.

units to increase. As with other aspects of the Comprehensive Plan, this plan, and the Housing Element in total must pay close attention to development constraints in its attempts to service more low and moderate income families.

In an effort to identify areas within the Town of Scituate that would be suitable for the development of low and moderate income housing, the Planning Commission assessed parcels by location, environmental constraints and access to services. The strategies presented in this plan are geared toward the redevelopment of the potential infill sites (listed in Appendix A), as well as focusing on new home starts for low and moderating income households within the 1,500 acres outside the Scituate Reservoir Watershed. Additional strategies, although lower-producing in terms of housing units, are proposed through accessory dwelling units, in Section E – 2.0, Policy Planning Chart, Housing Element.

As part of its efforts to identify possible conversion sites, total land area of the commercial/manufacturing parcel was considered, proximity to major thru-ways and the bus route, the site's capacity to accommodate additional construction and upgrade of septic to meet residential needs. The municipal and state owned sites listed in Appendix A were identified specifically because of long term plans previously discussed by the Town and State as to the abandonment of the facilities, in whole or part.

The potential housing described in Appendix A represents approximately 148 units of affordable housing in/on existing commercial/manufacturing parcels and 167 units on undeveloped residential land as designated appropriate. All of the units identified in Appendix A would be built above and beyond the build-out scenario in the Scituate Comprehensive Plan Land Use Element. These units are projected to be distributed among several different housing types and will be provided by different developers, non-profit and for-profit. It is the goal of the Scituate Comprehensive Plan Housing Element to meet the proportional need for housing for all segments of the population, while focusing on housing for low and moderate income families.

Although this plan identifies potential sites for redevelopment, and introduces strategies for increased housing production in residential districts on land outside the watershed (Appendix A), the reality of actual development depends on many factors such as, available land, environmental constraints to development, real estate market conditions, available subsidies and interest of land owners in developing low and moderate income housing. Proposed development must be proven feasible given the availability of funding resources, availability of land and the commitment of development agencies.

The Scituate Low and Moderate Income Housing Plan, outlines a regulatory and administrative framework that will be implementing in the first six months of the plan. These regulatory changes will move the production of low and moderate income housing forward.

4.0 AFFORDABLE HOUSING GOALS, POLICIES, IMPLEMENTATION ACTIONS

4.1 The Scituate Comprehensive Plan Housing Element

As with all sections of the Scituate Comprehensive Plan, protection of the Scituate Reservoir and its watershed rank high in the Housing Element. Although the protection of the State's main drinking water supply is a foremost priority for the municipality, creating advantages for additional affordable housing is also extremely important to the community and its residents. The goals of the adopted comprehensive plan demonstrate the Town's efforts to balance these two needs. (Refer to Section 3.0, Table 1 of this plan and Section E -2.1, Policy Planning Chart, *Scituate Comprehensive Plan Housing Element*.)

In December 1990 the Rhode Island State Planning Council adopted State Guide Plan Element 125, the *Scituate Reservoir Watershed Management Plan*. This plan concluded that the primary issues affecting the Scituate Reservoir watershed are rapid municipal growth and changing land use patterns within the watershed area. A key recommendation of the Scituate Reservoir Watershed Management Plan is for watershed communities to accommodate future development by using innovative techniques to prevent subsequent water quality contamination. These recommendations were incorporated into the Scituate Comprehensive Plan Housing Element, as well as other plan elements. Scituate then followed the plan after approval of the Comprehensive Plan by implementing zoning as a protection method.

4.2 Scituate Reservoir Watershed Zoning Project¹³

In response to the adoption of State Guide Plan Element 125, RIDEM funded the *Scituate Reservoir Watershed Zoning Project* with funds from the United States Environmental Protection Agency (EPA) Non-point Source Pollution Program. This undertaking was made in an effort "to assist the watershed towns of Scituate, Foster, and Glocester in developing innovative land use ordinances and a rural development guidebook which will preserve their rural environments and prevent ground and surface water pollution within and outside of the Scituate Reservoir watershed, in support of the overall and specific goals of the Scituate Reservoir Watershed Management Plan¹⁴."

The study assisted the three towns in developing new and innovative zoning techniques. These techniques were utilized by Scituate in their zoning and subdivision regulations. To further assist the watershed communities, a "rural design manual" was prepared to provide more detail and illustrate examples of what specific ordinances can accomplish.

4.3 Low and Moderate Income (Affordable) Housing Strategies

As required by Handbook 16, the Town must identify specific strategies (Goals, Policies, Implementation Actions) that will assist the municipality in meeting the state mandated ten percent requirement for low and moderate income housing. This section presents a detailed explanation of strategies specifically recommended for all types of "affordable housing" as well

¹³ RIDEM, <http://www.state.ri.us/dem/programs/bpoladm/suswshed/Scituate.htm>.

¹⁴ Ibid

as subsidized housing. More general housing policies and strategies are also provided in the Housing Element, Section E-2.0.

4.3.1 Low and Moderate Income Housing Goals – addition to Housing Element

1. **Scituate will promote the development of low and moderate income housing, providing for a minimum of ten percent (10%) of the Town’s year-round housing units available to persons of low and moderate income.**

It is recognized that this ten percent standard may change with the adoption of the five-year strategic plan for housing as provided in the Comprehensive Housing Production and Rehabilitation Act of 2004¹⁵.

2. **Create local housing incentives to stimulate the production of low and moderate income housing.**

The 2004 legislation includes subsidies offered by local municipalities as part of the definition of low or moderate income housing. A local subsidy can be financial support, density bonuses, or other methods provided in the Low and Moderate Income Housing Act.¹⁶

4.3.2 Policies and Implementation Actions to support additional Low and Moderating Income Housing Goals

In order to be consistent with state guidelines for affordable housing plans, land management density strategies must demonstrate “...that the number of low and moderate income units projected to be produced are consistent with build-out estimates, geographic building constraints (e.g. watershed protection areas, wetlands, ledge, flood plains), infrastructure and services planned for targeted areas.”¹⁷

¹⁵ Rhode Island General Laws, §42-128-8.1 (c).

¹⁶ The definition of “Municipal Government Subsidy” means assistance that is made available through a city or town program sufficient to make housing affordable, as affordable housing is defined in subsection 42-128-8.1 (d) (1); such assistance may include, but is not limited to, direct financial support, abatement of taxes, waiver of fees and charges, and approval of density bonuses and/or internal subsidies, and any combination of forms of assistance. (RI General Laws, §45-53-3 (10)).

¹⁷ Handbook on the Local Comprehensive Plan, op. cit., p. IV-18.

POLICY 1: PROVIDE MORE LAND FOR MULTIFAMILY HOUSING

Implementation Action 1: Continue to identify potential redevelopment sites for re-use specifically as affordable housing.

The Town has identified sites that offer the redevelopment potential for re-use specifically as affordable housing (See Action 3 below). The redevelopment parcels are listed in Appendix A. They include sites that are currently developed, vacant structures, conversion of existing buildings, and town/state-owned properties. The Town concedes that many of these sites will not become available immediately, especially sites that are currently being utilized for commercial/manufacturing uses. Because redevelopment of existing structures and construction of new housing are dependant on a myriad of factors, the production of low and moderate income housing units necessary to reach the “ten-percent” mandate may take longer than the life of this plan, therefore the plan must be ever changing to meet new needs. Factors that will play a large part in the number of units produced and the timeframe in which they are completed will include physical constraints, environmental concerns and economics. It is estimated that if fully developed, given each parcel’s size minus constraints, that these sites have the potential for adding approximately 194 affordable units to the Town’s housing stock. It will be responsibility of the Affordable Housing Overview Commission (refer to Policy 3, Implementation Action 2) to monitor and suggest additional sites for affordable housing.

For each site, the following assumptions were made;

1. All development would be multifamily
2. For existing manufacturing and commercial buildings, the total heated floor area was reduced by a factor of 20 percent to account for common areas, mechanical rooms, etc. The resulting floor area was divided by 1,200 sq. ft. for each apartment / housing unit.
3. For town owned, and state owned buildings, total heated floor area was discounted by 20 percent to account for mechanical and common areas. The net floor area was divided by 1000 sq. ft. The consideration of these sites was due to current and past discussions about the abandonment of the facilities with Town and State officials.

Time Frame: Ongoing

Implementation Action 2: Permit housing development in residential districts on land located outside of the Scituate Reservoir Watershed for development of affordable housing, and result in optimum site design while minimizing negative impacts on the watershed.

On average Scituate’s zoning ordinance allows development of dwelling structures at a density of one dwelling per three acres. To meet the needs of affordable housing, a density increase is proposed for land in residential districts outside the watershed. To promote the use of land for affordable housing on the available acreage outside the watershed, a Residential Density Housing Zoning District (RDH) would be enacted. The densities in the RDH District would be higher than current zoning. Because much of this land has been developed with single family homes on each three-acre tract, development of new units would require subdivision regulatory provisions, but the density would be “by right.” Density would be increased as determined in the assumptions below:

1. The total existing acreage outside of the Scituate Reservoir Watershed (1,500 acres) was considered. The acreage was reduced by one-third to accommodate existing structures, unknown site conditions, the presence of wetlands, septic and well areas, streets, etc., allowing 1,000 acres for development.
2. For consideration of duplex/townhouse development proposals made by entities wishing to restrict 50% - 100% of the units for low and moderate income households, allowable densities were increased to two (2) units per acre. Assumptions were made that only 1/4th of the overall developable land would be utilized for duplex/townhouse construction (250 acres). The chart reflects the lower assumption of 50% dedication.
3. The remaining 750 acres was again reduced by 30% as a safeguard to account for undevelopable land area, and was assessed at a density level of one dwelling unit per one and a half (1.5) acres for conventional single-family dwelling units. Because the Residential Density Housing District (RDH) dictates only those units built above-and-beyond the number of units allowed in the existing zoning must be deeded as affordable, the total number of potentially constructed units was reduced by the number of units allowed under existing zoning.

Future regulatory provisions will include the following:

1. Development density for all units that are built as part of the RDH would be one unit per every one and a half (1.5) developable acres. In the case of duplexes with one of the units being designated at low/mod the density could increase to 1 unit per every one acre of developable acres.
2. Site Plan Review would be mandatory prior to approval of building permits to assure safe access for municipal services, ISDS and domestic well requirements, as well as other subdivision regulatory requirements.
4. Configuration of units could be as either single family dwellings or duplex/townhouses. Zoning would permit increased density for duplex/townhouses for non-profit housing organizations seeking to provide from 50% to 100% of the new units for low and moderate income households. No apartment complexes would be allowed.
5. All units built under RDH zoning, that are a direct result of the density bonus allowed under the RDH zoning, will be restricted to purchase or rent to persons of low and moderate income under HUD guidelines for a minimum of 30 years through deed restrictions, with emphasis being on family housing opportunities.

Time Frame: Short Term

Implementation Action 3: Create a Residential-Multifamily Zoning District (RMF).

Multifamily housing is currently only permitted by special use permit in Business Districts (B). A new Residential-Multifamily Zoning District (RMF) will be created to permit the development of multifamily housing by right, subject to review and approval by the Planning Commission as a major land development project. The zoning ordinance will be amended to provide for standards of density, building placement and design, landscaping and buffering, traffic circulation and parking, utilities, drainage and site design for the proposed RMF District. The RMF District would encompass parcels identified in Appendix A. This plan and the zoning ordinance will be amended to

meet the needs of housing developers who wish to locate low and moderate income housing on other infill and commercial/industrial sites not yet identified.

In the case of existing commercial or manufacturing properties, the current uses may continue without restriction for as long as the property owner chooses. If the current business or manufacturing use is discontinued, the property owners can then be granted the right to convert the property to low or moderate income housing. The terms and conditions of the future housing will be provided in detail in the zone regulations. One consideration to be made when drafting the RMF zoning regulations is the inclusion of appropriate density bonuses on particular parcels if redevelopment for the purpose of creating low and moderate income housing results in major reconstruction or demolition.

Time Frame: Short Term.

Implementation Action 4: Incorporate recommendations of the Hope Village Housing Plan as approved by the Scituate Town Council into the Scituate Comprehensive Plan.

In 2003, Scituate received a grant from the Office of Municipal Affairs CDBG program for the development of a housing plan specific to Hope Village. This plan, which is currently being drafted, will focus on the adaptive re-use of structures within this historic village.

Time Frame: Medium Term

POLICY 2: CREATE LOCAL INCENTIVES FOR THE CONSTRUCTION OF AFFORDABLE HOUSING.

Implementation Action 1: Create an Affordable Housing Trust Fund

The Town will study the feasibility of creating an Affordable Housing Trust Fund. This trust would act a revolving funding source for the Town to utilize as a means of generating affordable housing. The Affordable Housing Trust Fund would be administered by the Town, acting as the fiduciary agent for all funds generated through any future impact fees, assessments, grants, state or federal funding programs, private donations, land acquisitions or other sources of funding for affordable housing. The Affordable Housing Overview Commission will advise the Town on the operation of the Trust Fund to ensure that the fund is accountable to local needs. The Town Council shall approve all disbursements from the fund.

The 2004 housing legislation package created the “Housing and Conservation Trust Study Commission” to study the potential contribution of land trust mechanisms to the development of low and moderate income housing in Rhode Island. This effort would work hand-in-hand with the comprehensive plan housing element policy aimed at the creation of a community land trust geared toward housing.

Time Frame: Long-term.

Implementation Action 2: Waive local fees where applicable for production of affordable housing units through new construction or rehabilitation.

Currently the town assesses a variety of fees assessed new housing construction. Waiver of fees and charges may be considered a “municipal government subsidy” as defined in the 2004 housing legislation.¹⁸ Any such housing that receives a waiver of fees, in order to be considered low or moderate income housing, must remain affordable for a period of at least thirty years.

Time Frame: Medium-term.

Implementation Action 3: Offer internal municipal subsidies as an incentive for the development of low and moderate income housing.

Another provision of the 2004 amendments to the Low and Moderate Income Housing Act is the ability of the Town to allow “internal subsidies” by developers to qualify as a municipal government subsidy. Although this term is not defined by the legislation, it can include instances when a developer is allowed to construct a certain number of market-rate housing units, and, through the profits generated from these units, is able to provide a certain percentage of low or moderate income housing in the same development. This is similar to density bonus because the number of market rate units must be high enough to generate a profit margin sufficient to “subsidize” the low and moderate units.

Time Frame: Medium-term.

Implementation Action 4: Create a process for conversion of surplus publicly owned lands and buildings to affordable housing.

The Town should adopt a policy of offering surplus properties for priority use as affordable housing. In such cases, the Town should offer these buildings/properties through a Request for Proposals (RFP) to private or nonprofit developers, who would be required to develop affordable housing as a reuse of formerly publicly owned property.

Time Frame: Short-term.

Implementation Action 5: Fund rehabilitation and improvements to the existing housing stock.

The Town currently works with the Western Rhode Island Home Repair Program, a regional housing rehabilitation organization that receives funding to provide grants for repair and rehabilitation of low and moderate income housing. This program is funded through CDBG appropriation, therefore the Town should increase the level of funding from its CDBG appropriation and seek other funding sources for home repair and rehabilitation.

Time Frame: Long-term.

¹⁸ Rhode Island General Laws, §45-53-3(10).

POLICY 3: CREATE PROGRAMS THAT ACTIVELY SUPPORT AFFORDABLE HOUSING OPPORTUNITIES IN SCITUATE.

Implementation Action 1: Establish partnerships with local and regional non-profit housing providers.

The Woonsocket Neighborhood Development Corporation has begun establishing its presence in Scituate and is eager to work with the Town to develop suitable affordable housing options for the community. This non-profit community development corporation strives to serve families and improve the lives of those they serve in the community. The Town will work to establish a proactive partnership with this group and others regional and state-wide CDC organizations, in order to create low and moderate income housing opportunities.

A list of organizations active in providing housing and housing-related services in the Scituate area is provided in the Appendix B.

Time Frame: Long Term.

Implementation Action 2: Form Affordable Housing Overview Commission.

An Affordable Housing Overview Commission will be created to act as a catalyst for affordable housing initiatives within the Town. Duties of the commission would include assisting the Town, private and nonprofit developers in methods available to provide affordable housing in a manner consistent with the Scituate Comprehensive Plan. The Board would initially be appointed by the Town Council and consist of citizens who represent the housing community, real estate, business, local community organizations and others who have a direct interest in affordable housing in the Town. The overview commission would be advisory in nature, and would not replace or duplicate the duties of the Town Council, Planning Commission, Zoning Board, or other town boards and commissions.

The general duties and purposes of an Affordable Housing Overview Commission are to:

- Establish short-term and long-term housing goals for the town that include those in this Plan;
- Support and expand the role of non-profit organizations in providing permanent affordable housing in the Town;
- Research properties in the Town that may be sites for affordable housing projects;
- Develop a site inventory of potentially suitable sites for rehabilitation of existing housing and adaptive re-use of nonresidential properties;
- Conduct educational programs regarding affordable housing issues within the community;
- Assist the Town in developing zoning amendments contained in this Plan to encourage affordable housing;
- Research the need and methods of establishing and administering an Affordable Housing Trust Fund;
- Identify funding sources for the production of affordable housing within the Town.
- Monitor the status of low or moderate income housing units in the Town to ensure their continued restriction to qualified renters or owners (municipal subsidies).

Time Frame: Short-term.

Implementation Action 3: Provide specific methods and procedures for the review of low and moderate income housing applications.

The Town will adopt a zoning amendment which establishes application and procedural requirements for those seeking approval for the development of low and moderate income housing as a comprehensive permit. This section should conform to the Low and Moderate Income Housing Act in 2004.

Time Frame: Short-term.

Implementation Action 4: Work with the Scituate Housing Authority and regional special needs service providers on the possible expansion of low and moderate income units for the elderly and special needs population.

Scituate currently has 39 low and moderate (subsidized) units. Of these units, 24 are elderly housing at Rockland Oaks, which is managed by the Scituate Housing Authority, a private non-profit housing provider. The housing authority owns an adjacent parcel that can be developed as additional elderly housing in the future. The remaining 15 subsidized units are “group home beds.” These special needs units should be preserved and special needs providers encouraged to locate additional housing in the town.

Time Frame: Medium Term

5.0 *IMPLEMENTATION PLAN*

This section presents the Scituate Low and Moderate Income Housing Plan Goals, Policies and Implementation Action in a matrix format with attached timeframes and responsible parties. Each timeframe represents the following:

Short Term = 6 months – 1 year

Medium Term = 1 – 5 years

Long Term = 5 years – 20 years

On-going = Current actions and future actions that will perpetuate

POLICY 1: PROVIDE MORE LAND FOR MULTIFAMILY HOUSING

Implementation Actions	Discussion	Timeframe	Responsible Parties
<p><u>Implementation Action 1:</u> Continue to identify potential redevelopment sites for re-use specifically as affordable housing.</p>	As new sites are identified, amendments to the Housing Element should be made. Input from housing nonprofits, property owners and developers is required.	Ongoing	Town Council, Planning Commission, Affordable Housing Overview Commission <i><u>Funding:</u> Town Staff</i>
<p><u>Implementation Action 2:</u> Permit housing development in residential districts on land located outside the Scituate Reservoir Watershed at densities that are economical for development of affordable housing, and result in optimum site design through a Residential Density Housing District (RDH).</p> <p><u>Implementation Action 3:</u> Create an exclusive Residential Multi-family Zoning District (RMF).</p> <p><u>Implementation Action 4:</u> Incorporate recommendations of the Hope Village Housing Plan.</p>	Adopt a single comprehensive amendment to the Zoning Ordinance to implement the strategies provided in this Plan.	Short Term <i><u>(< 1 year)</u></i>	Town Council, Planning Commission, Affordable Housing Overview Commission, Town Solicitor <i><u>Funding:</u> Town Staff Town Budget</i>

POLICY 2: CREATE LOCAL INCENTIVES FOR THE CONSTRUCTION OF AFFORDABLE HOUSING.			
<u>Implementation Action 1:</u> Create an Affordable Housing Trust Fund	Establishing long-term funding sources will be a long-term project, with ongoing input and Fund administration required.	Long Term; Ongoing after initiation <u>(5-20 years)</u>	Town Council, Town Solicitor, Town Treasurer, Affordable Housing Overview Commission <u>Funding:</u> Town Budget Grant Funding Private Funds
<u>Implementation Action 2:</u> Waive local fees where applicable for production of affordable housing units through new construction or rehabilitation.	The actual financial impact on the Town and on housing development should be given consideration.	Medium Term <u>(1-5 years)</u>	Town Council, Town Solicitor, Town Treasurer, Building Official <u>Funding:</u> Town Staff
<u>Implementation Action 3:</u> Offer internal municipal subsidies as an incentive for the development of low and moderate income housing.	Adopt town policies that compliment zoning amendments and support the goals and policies of this plan.	Medium Term <u>(1-5 years)</u>	Town Council, Planning Board, Affordable Housing Overview Commission, Town Solicitor, Building & Planning Dept.
<u>Implementation Action 4:</u> Create process for conversion of surplus publicly owned building for affordable housing	The Town Council should adopt a resolution stating this policy, and require all municipal agencies to prepare a list of potentially surplus properties.	Short Term <u>(<1 year)</u>	
<u>Implementation Action 5:</u> Fund rehabilitation and improvements to existing housing stock.	Begin seeking additional funding for the Western Rhode Island Home Repair Program through annual CDBG funding and other sources.	Long Term <u>(5-20 year)</u>	<u>Funding:</u> Town Staff Grant Funds Town Budget

POLICY 3: CREATE PROGRAMS THAT ACTIVELY SUPPORT AFFORDABLE HOUSNG OPPORTUNITIES IN SCITUATE			
<u>Implementation Action 1:</u> Establish partnerships with local and regional non-profit housing providers	The Town will begin to forge a working relationship with non-profit CDC's that provide housing to all segments of the population.	Medium Term <u>(1-5 years)</u>	Town Council, Planning Board, Affordable Housing Overview Commission, Building & Planning Dept. <u>Funding:</u> Town Staff Grant Funds
<u>Implementation Action 2:</u> Form Affordable Housing Overview Commission.	This commission will assist in the implementation of this plan and provide review and tracking of municipal subsidies	Short Term <u>(<1 year)</u>	Town Council <u>Funding:</u> Town Staff
<u>Implementation Action 3:</u> Provide specific methods and procedures for the review of low and moderate income housing applications.	Adopt a zoning ordinance amendment that mirrors the requirements of the Low and Moderate Income Housing Act	Short Term <u>(<1 year)</u>	Planning Commission, Town Council, Affordable Housing Overview Commission <u>Funding:</u> Town Staff Town Budget
<u>Implementation Action 4:</u> Work with the Scituate Housing Authority and special need service providers on expansion of low and moderate income housing for these populations.	The town will expand its work with the housing authority and special need housing providers to insure current housing remains intact and additional housing is developed	Medium Term <u>(1-5 years)</u>	Affordable Housing Overview Commission, Planning Board, Town Council <u>Funding:</u> Town Staff Town Budget Grant Funds

APPENDIX A

Development and Adaptive Re-use Sites Identified for Potential Use as Low and Moderate Housing Locations

Project Location	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Total	Housing Type
Site-specific conversion of manufacturing and commercial properties – RMF Strategy (Note 1) <i>Expected LMI units presented = 25% of total potential units on specified sites</i>								15 – Senior Renters 20 – Special Needs
Plat 5, Lot 19 “Old Hope Post Office”					5		5	
Plat 39, Lot 18 Ocean State Job Lot Plaza					7		7	
Plat 1, Lot 20 Main Street Motors					2		2	
Plat 38, Lot 44 Best Value Inn					8		8	
Plat 22, Lot 116 Faith Tabernacle					10		10	
Plat 31, Lot 60 ALS Auto Sales					3		3	
Site-specific conversion of manufacturing and commercial properties – RMF Strategy (Note 1) <i>Expected LMI units presented = 80% of total potential units on specified sites – assumption being the size of the site will require non-profit involvement with a 20% for-profit support ratio</i>								20 – Family Owner 29 – Family Renter 20 – Senior Renter
Plat 5, Lot 1 Hope Mill Complex					59		59	
Plat 2, Lot 39 Falvey Linen					10		10	
Sub-Total							104	
Conversion of Town-owned and/or State buildings – RFP Strategy (Note 2) <i>Expected LMI units presented = 100% of total potential units on specific sites – assumption being the development via Town controlled RFP process</i>								11 – Special Needs 39 – Senior Renters 40 – Family Renters
Plat 4, Lot 37 Scituate Police Station				3			3	
Plat 35, Lot 10 Chopmist Hill Inn				9			9	
*Plat 32, Lot 34 RI State Police Barracks				78			78	
Sub-Total							90	
New residential development on land outside the watershed through RDH Strategy (Note 3)								88 – Senior Owners 215 – Family Owner 113 – Family Renters
**Duplex/Townhouse Development		25	25		200		250	
Conventional Single Family Home Development		5	20		141		166	
Sub-Total							416	
Comprehensive Permit Applications (Note 4)								5 – Family Owners
Plat 50, Lots 78 & 97	5						5	
Scituate Housing Authority – Partner with Housing Authority Strategy (Note 5) <i>Expected LMI units presented = 100% of total potential units</i>								40 – Senior Renters
Plat 32 Lot 101 & Existing facility at Rockland Road				20	20		40	
TOTAL POTENTIAL UNITS							655	
Potential Units - Family Owners				240				
Potential Units - Family Renters				182				
Potential Units - Senior Owners				88				
Potential Units - Senior Renters				114				
Potential Units - Special Needs				31				

Note 1: For existing manufacturing and commercial structures, the total floor area was reduced by 20% to account for common areas, mechanical rooms, stairwells, etc. The remaining floor area was divided by 1,200 square feet for each dwelling unit.

Note 2: For publicly-owned structures, total floor area was reduced by 20% to account for mechanical and common areas. The resulting floor area was divided by 1,200 square feet for two bedroom units.

*In the case of the State Police Barracks, the existing buildings were reduced by 20% and the remaining floor area was divided by 1,400 square feet. In addition, the remaining vacant acreage was reduced by one third to account for development constraints, and the number of additional structures was determined under RDH assumptions (See Note 3).

Note 3: The total existing acreage outside of the Scituate Reservoir Watershed (1,500 acres) was considered. The acreage was reduced by one-third to accommodate existing structures, unknown site conditions, the presence of wetlands, septic and well areas, streets, etc., allowing 1,000 acres for development.

For consideration of duplex/townhouse development proposals made by entities wishing to restrict 50% - 100% of the units for low and moderate income households, allowable densities were increased to two (2) units per acre. Assumptions were made that only 1/4th of the overall developable land would be utilized for duplex/townhouse construction (250 acres). The chart reflects the lower assumption of 50% dedication.

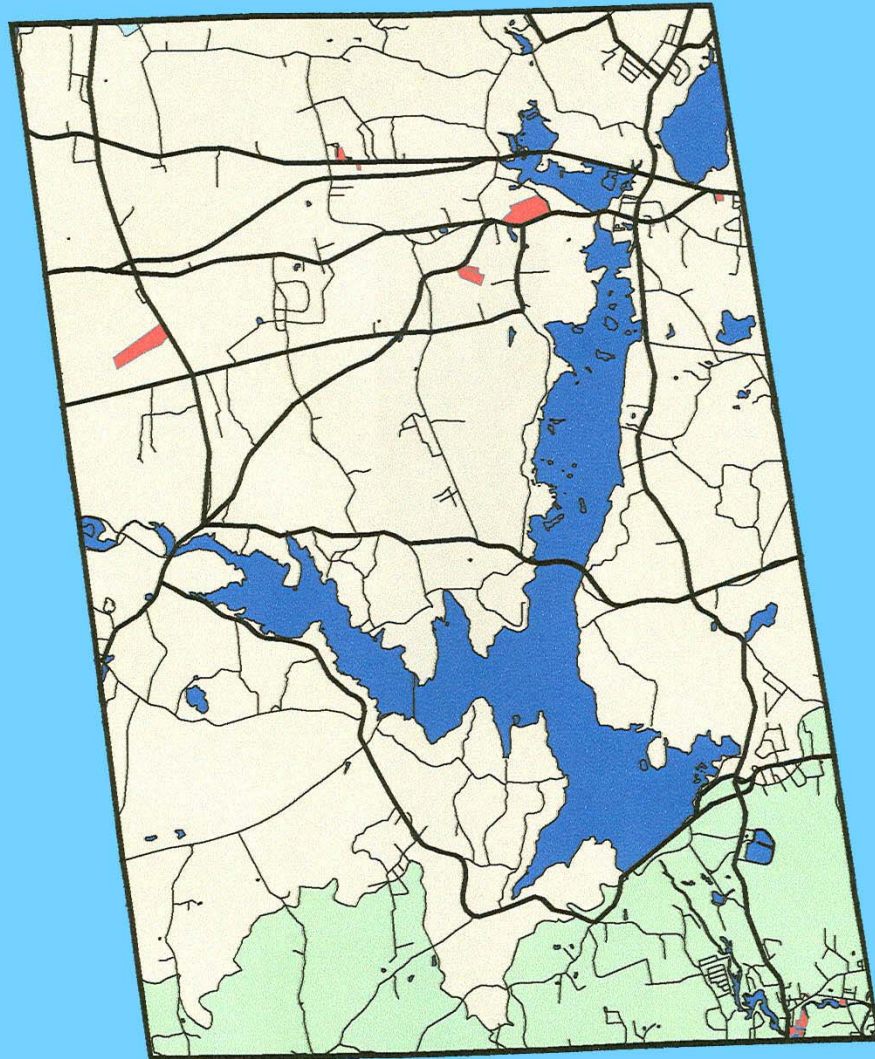
The remaining 750 acres was again reduced by 30% as a safeguard to account for undevelopable land area, and was assessed at a density level of one dwelling unit per one and a half (1.5) acres for conventional single-family dwelling units. Because the Residential Density Housing District (RDH) dictates only those units built above-and-beyond the number of units allowed in the existing zoning must be deemed as affordable, the total number of potentially constructed units was reduced by the number of units allowed under existing zoning.

Note 4: This comprehensive permit is pending action and no other permits had been filed with the town at the time this plan was drafted.

Note 5: The number of potential units to be located on property owned by the Scituate Housing Authority was determined by assessing the number of 40 unit structures (with 650 sq. ft. units) that could be build on the property, in addition to the existing 39 unit structure, given the amount of buildable land. Much of the land owned by the housing authority is not suitable for development because of a number of development constraints (wetlands, high water table, ISDS restrictions).

Note 6: Through cooperative relationships with special need housing providers the town projects an increase in group home beds over the next 20 years. This figure is only an estimate.

Scituate Potential Redevelopment Sites



Map prepared by  Pacific Planning Services, LLC

APPENDIX B

Advent House Blackstone Valley CAP

Vincent Ceglie, Executive Director

401-723-4520

32 Goff Avenue

Pawtucket, RI 02860

Allen Ministries Enriching Neighborhood, Inc. (A.M.E.N.)

Jim Alexander, Executive Director

401-831-0367

163 Bellevue Avenue

Providence, RI 02907

American Indian HDC

Darrell Waldron, Executive Director

401-781-1098

807 Broad St.

Providence, RI 02907

BIED Housing Corporation

Gerry Pierce, President

401-466-2176

PO Box 619

Block Island, RI 02807

Church Community Housing Corporation

Steve P. Ostiguy, Executive Director

401-846-5114

sostiguy@cchcnewport.org

50 Washington Square

Newport, RI 02840

<http://www.cchcnewport.org>

Coastal Housing Corporation

James Dilley

401-293-0175

mail@coastalhousingcorp.org

2368 East Main Road (PO Box 966)
Porthsmouth, RI 02871
<http://www.coastalhousingcorp.org>

Community Housing Corporation of Washington County

Sal Zito, Executive Director
401-782-4646
25 West Independence Way
Kingston, RI 02881

Comprehensive Community Action (CCA)

Joanne McGunagle, Executive Director
401-467-9610
311 Doric Avenue
Cranston, RI 02910

East Bay CDC

Kathy Bazinet, Executive Director
401-253-2080
kbazinet@ebcdc.org
150 Franklin Street
Bristol, RI 02809
<http://www.ebcdc.org>

East Greenwich Academy Foundation

Janet Essex, Executive Director
401-886-4420
111 Main Street
East Greenwich, RI 02818

Family HDC

MaryAnn Balsamo, Executive Director
401-941-5102
PO Box 27084
Providence, RI 02907

Good News Housing

Mark Messias, Operations Manager

401-461-1230

1043 Broad Street

Providence, RI 02907

Greater Elmwood Neighborhood Services (GENS)

David Knowles, Executive Director

401-461-4111

dknowles@greaterelmwood.org

839 Broad St.

Providence, RI 02907

<http://www.greaterelmwood.org>

Habitat For Humanity of Greater Providence

Herman DeKoe, Executive Director

401-831-5424

807 Broad St., Room 333 / Box 37

Providence, RI 02907

Housing Development Corporation of North End

John Nimmo, Executive Director

401-351-3311

481 Charles Street

Providence, RI 02904

Mosaico Community Development Corp.

Lisa Milano, Executive Director

401-253-4627

mosaicocdc@aol.com

346 Wood Street

Bristol, RI 02809

Mount Hope NLT

Barbara Krank, Executive Director

401-421-7925

PO Box 40238

Providence, RI 02940

Olneyville Housing Corp.

Frank Shea, Executive Director

401-351-8719

shea@olneyville.org

One Curtis Street

Providence, RI 02907

<http://www.olneyville.org>

OMNI Development Corp.

Joe Caffey, Executive Director

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omnidevcorp@hotmail.com

150 Colfax Street

Providence, RI 02905

Pawtucket Citizens Development Corporation

Nancy Whit, Executive Director

401-726-1173

nancywhit@pawtucketcdc.com

210 West Avenue

Pawtucket, RI 02860

<http://www.pawtucketcdc.com>

Peoples Redevelopment Corp.

Barbara Krank, President

401-941-1562

158 Lenox Street

Providence, RI 02907

Project Basic

Asata Tigray, Executive Director

401-467-2050

1043 Broad Street
Providence, RI 02907

Providence Preservation Society Revolving Fund (PPSRF)

Clark Schoettle, Executive Director
401-272-2760
24 Meeting Street
Providence, RI 02903

REACH

Bill Siemers, Executive Director
401-723-8730
445 Dexter Street
Central Falls, RI 02863

RICRA

Abdul Afrifa, Coordinator
401-467-2050
1043 Broad Street
Providence, RI 02905

Smith Hill Community Development Corporation

Ed Neubaur, Executive Director
401-521-0159
47 Goddard Street
Providence, RI 02908

South County Community Action

Joseph DeSantiz, Executive Director
401-884-4284
PO Box 3738
Peace Dale, RI 02883

SouthSide / Broad Street

Margarita Guedes, Executive Director

401-421-1008

ssbroad@yahoo.com

570 Broad Street, Suite 203

Providence, RI 02907

Star of the Sea

401-847-5428

108 Washington Street

Newport, RI 02840

SWAP, Inc.

Carla DeStefano, Executive Director

401-272-0526

cdestefano@swapinc.org

439 Pine Street

Providence, RI 02907

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The Elmwood Foundation (TEF)

Susan Millis, Executive Director

401-272-2330

smillis@elmwoodfoundation.org

1 Trinity Square

Providence, RI 02907

<http://www.elmwoodfoundation.org>

The Housing Network

Brenda Clement, Executive Director

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790 North Main Street

Providence, RI 02904

<http://www.housingnetworkri.org>

Travelers Aid

Ann Nolan, Executive Director
401-351-6500
177 Union St.
Providence, RI 02903

Valley Affordable Housing Corp.

Peter Bouchard, Executive Director
401-334-2678 Ext. 14
valleyaffordable@yahoo.com
573 Mendon Road, Suite 3
Cumberland, RI 02864

West Elmwood Housing Development Corp.

Sharon Conard-Wells, Executive Director
401-453-3220
392 Cranston St.
Providence, RI 02907

Women's Development Corp.

Alma Green, Executive Director
401-941-2900
wdcinfo@wdchoc.org
861A Broad Street
Providence, RI 02905
<http://www.wdchoc.org>

Woonsocket Community Development Corp

Joe Garlick, Executive Director
401-762-0993
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141 Olo Street
Woonsocket, RI 02895

APPENDIX C

Rhode Island Housing Resources

- 1. First Mortgage Financing:** Tax exempt and taxable first mortgage financing is available for both construction and permanent financing for a term of up to thirty years. Borrowers must be single-asset entities and must have a satisfactory credit history. First mortgages are non-recourse and may not exceed 90% of as-built value as determined by an independent appraisal. Requests for tax-exempt financing which require an increase in bonding authorization for RIH are subject to approval by the Rhode Island Housing Board of Commissioners (the Board).
- 2. Targeted Loan Funds:** Targeted loan funds are anticipated to be made available to write down the cost of developments as needed. These funds may be used as second mortgage financing but not as an operating subsidy and are only available to those developments utilizing our first mortgage finance. We reserve the right to waive this provision if there are significant benefits resulting from the use of other first mortgage financing.

The maximum amount of Targeted Loan Funds available for one development is \$1 million. The maximum amount of Targeted Loan Funds per low-income unit is as follows:

5.0.1.1 Maximum Per Unit Targeted Loan	
Size of Unit	Maximum Targeted Loan Per Unit
SRO	\$ 8,400
Efficiency	\$ 9,000
1 BR	\$13,000
2 BR	\$21,000
3 BR	\$26,600
4 BR	\$29,800

The interest rate on Targeted Loan Funds will be five percent (5%) simple interest. The term of the loan will be a maximum of thirty years. Repayment of Targeted Loan Funds will be made from available cash flow based on the following formula: 50% of available cash flow will be used to repay the Targeted Loan and the remaining 50% may be used to pay a return on equity to the Developer.

3. Housing Tax Credits:

The Housing Tax Credit (HTC) is a direct dollar-for-dollar offset against a taxpayer's federal income tax liability. These tax credits are sold in exchange for equity investments in qualified low-income housing developments.

There are two types of HTC's that can be awarded to a project. The first, known as the 9% credit, can be used for new construction or substantial rehabilitation. Rhode Island receives a limited amount of 9% credits each year so they are awarded annually through a competitive process outlined in our Qualified Allocation Plan. The second type of HTC, known as the 4% credit, can be used for acquisition of existing buildings and for developments financed with tax-exempt bonds. Currently, these credits are not awarded through a competitive process so requests for these are accepted throughout the year but developments are subject to all requirements of the Handbook.

In order to qualify for HTC's, developments must set aside at least 20% of the units for households earning 50% or less of the area median income OR 40% of the units for households earning 60% or less of the area median income. In addition, HTC's may only be received on units that will remain rent-restricted for a 30-year period.

Specific Requirements Relating to developments financed with tax exempt bonds:

- In a situation where RIH is not the issuer of the tax-exempt bonds but is asked to allocate 4% credit, we reserve the right to deny an allocation if due diligence demonstrates that the financing package is not beneficial to the long-term viability of the development.
- Units must consist of self-contained rental units with separate and complete facilities for living, sleeping, eating, cooking and sanitation.

4. RIH Predevelopment Loan Program: The Predevelopment Loan Program is an initiative designed to provide non-profit developers with the resources necessary to determine the feasibility of and obtain site control for an affordable housing development. Predevelopment loans are expected to be repaid at closing of construction or permanent financing, or within 24 months, whichever occurs first. Predevelopment financing can be applied only to that percentage of a development that will be occupied by households at or below 80% of median income. In addition to site control costs, technical assistance costs that may be covered include architectural fees, financial packaging, legal costs, engineering, market analysis, application and bank fees, inspection, appraisal and survey fees, insurance, and title search and recording.

5. HOME Investment Partnerships Program: RIH is responsible for administering the federal HOME Program on behalf of the State. HOME funds may be used for acquisition, rehabilitation, new construction and tenant-based rental assistance. Eligible applicants include nonprofit and for-profit developers, municipalities and Public Housing Authorities. The minimum amount of assistance per unit is \$1,000. The maximum allocation is \$500,000 per applicant per fiscal year allocation. All HOME-assisted units must be occupied by households with income at or below 80% of area median gross income and 90% of those must be occupied by households with income at or below 60% of area median gross income. Twenty percent (20%) of rental units in buildings containing five or more units must be occupied by households at or below 50% of area median gross income, adjusted for family size. An application is included in the "Application" section.

6. **Thresholds Program:** Thresholds is a program administered by RIH that provides state bond funding and technical assistance to create supported housing for clients of the mental health system who are able to live independently. To promote the integration of consumers of mental health services into the community, the Thresholds Program avoids overconcentration in any one building. Thus the majority of Thresholds funds are used to make one or more of a development's units available to supported housing candidates.

Under the Thresholds Program, the total development cost per unit, adjusted for size, is available in the form of loans or grants to cover capital costs of producing Threshold units. Rents must be set at levels affordable to someone at an SSI income level. All applicants for funds are encouraged to include Thresholds units within their developments.

7. **Neighborhood Opportunities Program:** The State of Rhode Island provides funding to increase the supply of decent, safe, sanitary and affordable rental housing for very low income families and individuals through two programs. The Family Housing Program provides funds to produce rental units affordable to families with children working at or near minimum wage. The Permanent Supportive Housing Program provides funds to produce rental units for very low income individuals and families who have a determination of a disability and who are homeless or at risk of being homeless. Both programs offer capital funds as well as operating subsidies. Interested parties should contact the Rhode Island Housing Resources Commission at 450-1357 for further information.

8. **Rental Subsidies:** Developers may be able to obtain a set-aside of Federal Section 8 project based contract authority from an administering housing authority.

9. **Construction Loan:** The Construction Loan Program is designed to provide below-market rate financing for approved Proposals submitted by developers for the construction or rehabilitation of housing for eventual sale to low and moderate income purchasers.

10. **Land Bank:** The Land Bank Program is designed to provide below-market rate interim financing to nonprofit developers for the acquisition of property or buildings for development as affordable housing.

11. **Lead Hazard Reduction Program:** The Lead Hazard Reduction Program is designed to provide financial assistance to property owners to make their properties lead safe. Financing is intended to bring housing units to a lead safe condition.

12. **McKinney Homeless Programs:** The McKinney Homeless Programs--Supportive Housing, Shelter Plus Care, and Section 8 SRO Moderate Rehabilitation--are HUD programs administered by RIH intended to promote the development of supportive housing and services that help homeless persons transition from homelessness to living as independently as possible.

Supportive Housing funds may be used to partially support development and operation of transitional housing, permanent supportive housing for the disabled, and supportive services for homeless persons. Funds may be used to create homeless-only projects or support units for eligible persons within larger rental housing projects. *Shelter Plus Care* funds provide rental assistance for homeless disabled persons in permanent housing. The Developer or a third party must pay the costs of the supportive services. Rental assistance may be provided to tenants, Developers, or projects in renewable time increments ranging from 5-10 years. *Section 8 Moderate Rehabilitation Single Room Occupancy (SRO)* provides rental assistance to projects containing no more than 100 assisted units. The structure to be assisted must meet rehabilitation cost and vacancy requirements. Nonprofit developers must subcontract with a Public Housing authority to administer the assistance.

13. **Affordable Housing Trust:** The Affordable Housing Trust is an independent non-profit trust created by RIH to further the preservation of low-income housing.
14. **Qualified 501 (c) (3) Tax Exempt Bond Financing:** RIH has the ability to provide 501(c)(3) tax-exempt bond funding to qualified nonprofits to produce affordable housing. Advantages of the 501 (c) (3) alternative are that these issues are not subject to the state volume cap, are less rigid regarding rent requirements and don't require a sale of the property.

Other Resources

- 15. Resources Available Through Cities and Towns:** Developers are encouraged to explore with local planning and/or community development departments the availability of such resources as Community Development Block Grant funds, Section 108 funds, city-administered HOME funds, and tax incentives.
- 16. Affordable Housing Program of the Federal Home Loan Bank:** The Affordable Housing Program (AHP) was created in 1990 to fund homeownership and rental housing proposals that benefit low and moderate income individuals and families. In the case of rental projects, at least twenty percent (20%) of the units must be set aside for households whose incomes do not exceed fifty percent (50%) of area median gross income, adjusted for family size. Proposals for projects in New England must be submitted by a bank affiliated with the FHLB of Boston. Deadlines for applications are traditionally in April and October, but applicants should prepare to discuss proposals with their local bank prior to these deadlines.

For more information, contact either your local member bank, or the Housing and Community Investment Office of the FHLB of Boston.
- 17. Medicaid Waivers:** The Department of Human Services administers a home and community-based services waiver program designed to fund assisted living supportive services in assisted living facilities. Any available waivers will be considered for developments that make a commitment to long-term affordability and meet the requirements of the Developers Handbook.

Please refer to the Assisted Living Program section in this Developer's Handbook for a detailed description of RIH underwriting and program guidelines.
- 18. Rural Housing Service:** The Rural Housing Service (RHS), an Agency of the U.S. Department of Agriculture, offers the Guaranteed Rural Rental Housing Program (GRRHP) which is designed to serve the rental housing needs of low- and moderate-income rural households by providing loan guarantees for newly constructed or rehabilitated rental property in eligible rural areas. For information on RHS programs, please call (401) 826-0842.
- 19. Federal and State Historic Tax Credits:** Developments that include substantial rehabilitation and meet certain standards for historic rehabilitation may qualify for Federal and/or State Historic Tax Credits. For information on these programs, please call the Historical Preservation and Heritage Commission at (401) 222-2678.